

**Homburg-Bremen Fire Insurance Co.**

The undersigned having been appointed agents of the above company are prepared to insure risks against fire on Stone and Brick Buildings and on Merchandise stored therein on the most favorable terms. For particulars apply at the office of  
F. A. SCHAEFER & CO., AGTS.

**German Lloyd Marine Insurance Co. OF BERLIN.****Fortuna General Insurance Co. OF BERLIN.**

The above Insurance Companies have established a general agency here, and the undersigned, general agents, are authorized to take risks against the dangers of the sea at the most reasonable rates and on the most favorable terms.  
F. A. SCHAEFER & CO.,  
General Agents.

**General Insurance Co. for Sea River and Land Transport. of Dresden.**

Having established an agency at Honolulu and the Hawaiian Islands, the undersigned general agents are authorized to take risks against the dangers of the sea at the most reasonable rates and on the most favorable terms.  
F. A. SCHAEFER & CO.,  
Agents for the Hawaiian Islands.

**The Bank of Hawaii LIMITED.**

Incorporated Under the Laws of the Republic of Hawaii.

CAPITAL ..... \$500,000.00

**OFFICERS AND DIRECTORS.**

Chas. M. Cooke ..... President  
P. C. Jones ..... Vice President  
C. H. Cooke ..... Cashier  
F. C. Atherton ..... Assistant Cashier  
Directors—Henry Waterhouse, Tom May, F. W. Macfarlane, E. D. Tenney, J. A. McCandless.

Solicits the Accounts of Firms, Corporations, Trusts, Individuals, and will promptly and carefully attend to all business connected with banking entrusted to it. Sell and Purchase Foreign Exchange, Issue Letters of Credit.

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Ordinary and Term Deposits received and interest allowed in accordance with rules and conditions printed in pass books, copies of which may be had on application.  
Judd Building, Fort Street.

**The Timekeeping Kind**

We sell a fine heavy solid gold, hunting or open face, plain or engraved, with 17-jewel movement for

\$50.00.

Also much cheaper ones; but there's a difference, of course.

For perfection of time keeping and sterling worth you cannot do better than to purchase one of our specials at

\$50.00.

**H. F. WICHMAN**  
BOX 342.

**Gardening Calendar Based on 1902 Plantings at Kamehameha Farm, Kamehameha Schools, Honolulu.**

January	February	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<p>Sow in a well drained, sheltered location for transplanting:</p> <p>Artichoke Asparagus Broccoli Brussels Sprouts Cabbage Cauliflower Celery Collards Egg Plant Kale Okra Parsley Rhubarb Tomatoes Herbs</p> <p>If ground is well drained and protected from winds, sow without transplanting:</p> <p>Beets Carrots Lettuce Peas Radish Turnips</p>	<p>Duplicate all sowings which may have failed in January and in addition plant in open field providing ground permits working:</p> <p>Beans (all varieties) Corn, Sweet Cucumbers Endive Horse Radish (Roots) Leeks Musk and Water Melons Mustard (for greens) Onions Pumpkins Parsnips Peppers Raspberries Spinach Squash Ruta Baga</p>	<p>Beans sown in January and February may be sown in March with good success and if the earlier months proved unusually wet and windy better success may be expected excepting peas.</p>	<p>Onion seedling applies to March in good for April.</p>	<p>Beans, Corn and the Melon thrive from May plantings providing insect pests are kept down.</p>	<p>Beans and Squash (the hard skinned sorts) do fairly well in June. Abila makes it hard to grow corn.</p>	<p>Little or no planting is recommended for July.</p>	<p>Grow your head a holiday during July and August. It will have become compacted and tired from excessive watering and cropping during the earlier months.</p>	<p>Begin planting Beans and Sweet Corn.</p>	<p>Sow a succession of Beans and Corn. Sweet potatoes in five varieties planted from slips during October, 1902, withstood storms of November, December and January and are now, February 15, yielding an enormous crop of splendid tubers.</p>	<p>All stock raising crops as Radish, Lettuce, Beets, etc., do well in November.</p>	<p>A venturesome gardener may sow all plants intended for transplanting given under January during December. If the spring proves fine, he will have gained a month.</p>

**WHEN TO PLANT FLOWERS IN HONOLULU.**

Amara-Plant seed in January; bloom in May; can be planted up to June.  
Fuchsia-Plant seed in September, November and December; bloom in January, February and March.  
Chrysanthemum-Transplant in June, July and August; bloom between October and December.  
Gibber-Plant seed in any warm month up to September.

**COMMERCIAL NEWS**

EDWARD M. BOYD.

Once more fire claims occupy a large share of the attention of the business people and that to an extent which is warranted by the developments. The fact is that the way seems clear for an early settlement of the many points which surround the payment of the remainder of the money necessary for the liquidation of the awards, and what is better still, it is coming in a way which promises to add materially to the circulating medium of the Territory. No news in connection with the whole matter has been received with greater satisfaction than that a disbursing agent with the million is coming, for with the sending forward of sugars there will be ample credits on the mainland, and the importation of money will have to come.

Some facts have been brought to light in the investigations as to a local market for the issue of bonds, which are encouraging too, to the business people. It has been the popular belief that a large amount of the fire claims warrants have passed out of the hands of the original claimants, and into the hands of the banks and large houses. This was believed to have been done to a very large extent by the merchants of the Oriental section, and the opinion of the business folk was that the annoyance connected with the collection of the monies would be great. The suggestion made in these columns some weeks ago, that perhaps the payment of the remainder of the awards might be expedited by the taking of one third of the amounts due, in bonds, by the claimants, was taken up by Secretary Carter and he went to the banks and the large houses for the purpose of ascertaining their feeling in the matter, and learning as well what proportion of the bond issue could be provided for in this way.

While it is of course impossible to give exact figures covering the holdings of the various institutions, the fact was developed that the banks and greater business houses do not hold warrants to exceed \$150,000, if the statements of a few are borne out by later investigations covering all of them. This is indeed cheering news, for it means that despite the hard times the losers by the great fire have held on to their claims, have weathered the financial storm safely thus far, and now are ready to receive the full amount of their awards, without discounts at the hands of persons who have carried them. This would incline one to the belief that the million of the government once it is disbursed here, would be put into immediate circulation. There seems, however, little chance that there could be advantage taken of the plan for payments in bonds, for the reason that the great majority of the claims are for such small sums. Thus some 6,500 of the total of the claims are for amounts of less than \$1,000. The 250, in round numbers, range from simply a few dollars above that sum to the heaviest award of \$40,000 to the Kaunakapili church.

Governor Dole tells me that he thinks to secure immediate payment it may be necessary to organize a plan for the local absorption of the bonds, but from the opinions of financial men, there appears to be a belief that there will be found a mainland market for them. Legislators have given assurance to Secretary Carter, that they will assist in every way in the making of preparations for immediate marketing of bonds, but how far they may go is a question. It would appear that Congress had intended that the burden which is to be assumed by the Territory shall be only of four per cent interest on the issue. The suggestion has been made that the Territory might, by the appropriation of a sum for expenses, make the bonds of a higher rate by the addition of a substantial premium, but this would be transparent, and in the opinion of some persons, illegal.

The transfer of the silver coin of the Islands to the vaults of the First National bank for transmission, goes on briskly. The Alameda brought last evening \$150,000 more silver for the bank, and there is being piled up in its vaults the Kalakaua coins at a great rate. President Browne told me that the redemption was progressing in a manner entirely satisfactory to him, and that further shipments of silver would be made when the coin offerings demanded it.

The slight increase in the price of raw sugar means little to local producers, and in the face of the condition of the plantings and the crops as well is hard to understand. The reports of the refined market show that the consumption is very low, and the stocks of granulated large, everywhere. This condition will not permit any purchases, for every one of the great refineries, excepting only Arbuckle's, is shut down and will not be started again until there is a perceptible advance in the market. The discrepancy between beet and centrifugal grows, the London prices of the former being 1 1/2 above the prices of a year ago. All of this is taken to mean that when the price begins to ascend it will do so with a bound. Meanwhile the shipping of the first sugar is going on and very soon the loading of the fleet of hookers for around the Horn will begin.

The reports from the plantations continue to be encouraging and the annual meetings of the month are expected to bring good to all of the stockholders. There have been a street full of rumors as to the possible changes in alignment of the plantations in various sections, but there has developed a solidarity here which in one instance at least prevented the taking up of an opportunity to purchase a control of one of the best estates, for the simple reason that had it been done the agency would have passed from local control.

The prices during the past week have shown little change, the principal point of interest being the advance of Pioneer to par, on a sale of fourteen shares, this being a jump from the last reported sale of \$7.50. Hawaiian Sugar also advanced \$1.50 on a sale of twenty-five shares at \$29. Ewa was strong at \$24.25, the ruling rate, and several large blocks went on the market and were taken up right along. Altogether 580 shares were transferred and the buyers are still willing to take the stock. There was a sale of ten shares at \$24.50. Waiwala fell off to \$32.50 for fifteen, and the same number of shares of Kihel sold at \$7.

In the miscellaneous list there was some buying of Wilder Steamship. There has been no recent trading in the stock which was quoted at par. One sale of 100 shares made the price \$95 and as there was still a demand an offering of fifty-four shares sent it up to \$100. It is understood that the holding of the principal owners is being strengthened and that there will be still further purchases in the same quarters. Inter Island seemed to feel the advance for forty-two shares sold at \$110, a fine jump. The buying is being done by a director of the company who is making up a good block. There was a slight fall in the bond market, \$4,000 of Ewa bonds being rated at \$100 and \$6,000 of O. R. & L. Co. at \$104 flat. Sugar on Hawaii reported by Admiral Beckley as follows: Oahu, 31,200; Waialakea, 6800; Hawi Mill, 2700; Waiwaku, 10,000; Pepeekeo, 9500; Honouliuli, 10,000; Hakalau, 16,000; Laupahoehoe, 3000; Oahu, 5300; Kula, 4500; Hamakua, 42,000; Paauhau, 3000; Honokaa, 4500; Kukuhaele, 3000; Punaluu, 12,000; Honuapo, 1215.

**CARELESS MOTHERS**

THEY ARE RESPONSIBLE FOR MUCH SUFFERING.

Many a Woman Can Trace the Cause of Her Trouble to Neglected Girlhood. One of the Exceptions.

Three-fourths of the women who are suffering could truthfully say that their mothers are to blame for their trouble. Perhaps, the proportion is even greater. How grateful then must be the woman whose prudent mother brought her safely through the critical period of her girlhood, guarded her health and fitted her for perfect womanhood. Such was the case with Mrs. A. L. Luckie, of 419 Lindenwood avenue, St. Charles, Mo. She says:

"When I was fourteen years old, I was afflicted like many girls upon arriving at about that age and the credit is due my mother and Dr. Williams' Pink Pills for Pale People that I came through it safely. In addition to the trouble mentioned I was so pale that it seemed my veins were empty of blood. I was delicate and without strength or ambition. But my mother gave me Dr. Williams' Pink Pills and a few boxes restored me to health and brought good color to my cheeks.

"Later on in life I used this remedy again with just as good results and now we always keep them in the house. I am now regular and I am in excellent health, thanks to Dr. Williams' Pink Pills."

Dr. Williams' Pink Pills for Pale People cure cases like this because they go to the root of the disease. Other remedies act on the symptoms—these marvelous vegetable pills remove the cause of the trouble. Not only have they cured hundreds of cases similar to Mrs. Luckie's but they have proven themselves to be an unfailing specific for all diseases arising from impure or impoverished blood and weakened nerves—two fruitful causes of nearly all the ills to which humankind is heir. They are an unfailing specific for locomotor ataxia, partial paralysis, St. Vitus' dance, sciatica, neuralgia, rheumatism, nervous headache, after-effects of the grip, palpitation of the heart, pale and sallow complexions and all forms of weakness either in male or female. Dr. Williams' Pink Pills for Pale People are sold in boxes at 50 cents a box or six boxes for \$2.50, and may be had of all druggists, or direct by mail from Dr. Williams Medicine Co., Schenectady, N. Y.

**FATHER VALENTIN IS HONORED**

Father Valentin was accorded a reception on Saturday evening in the vestry room adjoining St. Augustine's chapel at Waikiki, which was largely attended. The reception was given in honor of Father Valentin's patron, Saint Valentine, he having taken the name when he entered the religious order to which he now belongs. The room was attractively decorated

**BEAUTIFULSKIN**

**Soft White Hands  
Luxuriant Hair  
Produced by  
CUTICURA SOAP.**

MILLIONS OF WOMEN USE CUTICURA SOAP exclusively for preserving, purifying, and beautifying the skin, for cleansing the scalp of crusts, scales, and dandruff, and the stopping of falling hair, for softening, whitening, and soothing red, rough, and sore hands, in the form of baths for annoying irritations and chafings, or too free or offensive perspiration, in the form of washes for ulcerative weaknesses, and for many antiseptic purposes which readily suggest themselves to women and especially mothers, and for all the purposes of the toilet, bath, and nursery. No amount of persuasion can induce those who have once used it to use any other, especially for preserving and purifying the skin, scalp, and hair of infants and children. CUTICURA SOAP combines delicate emollient properties derived from CUTICURA, the great skin cure, with the purest of cleansing ingredients, and the most refreshing of flower odors. No other medicated soap ever compounded is to be compared with it for preserving, purifying, and beautifying the skin, scalp, hair, and hands. No other foreign or domestic toilet soap, however expensive, is to be compared with it for all the purposes of the toilet, bath, and nursery. Thus it combines, in ONE SOAP at ONE PRICE, the BEST skin and complexion soap, the BEST toilet and BEST baby soap in the world.

**Complete External and Internal Treatment for Every Humour,**

Consisting of CUTICURA SOAP, to cleanse the skin of crusts and scales and soften the thickest cuticle, CUTICURA Ointment, to instantly allay itching, inflammation, and irritation, and soothe and heal, and CUTICURA RESOLVENT, to cool and cleanse the blood. SINGLES SET is often sufficient to cure the severest humours, with loss of hair, when all fails. Sold throughout the world. "All about the Skin, Scalp, and Hair," post free, of Aust. Depot, R. TOWNS & CO., Sydney, N.S.W. So. African Depot: LESLIE & CO., Cape Town. POTTER DRUG AND CHEM. CO., Sole Props., Boston, U.S.A.

**DR. J. COLLIS BROWNE'S CHLORODYNE**

IS THE ORIGINAL AND ONLY GENUINE.

**Coughs, Colds, Asthma and Bronchitis.**

DR. J. COLLIS BROWNE'S CHLORODYNE—Vice Chancellor SIR W. PAGE WOOD stated publicly in court that DR. J. COLLIS BROWNE was undoubtedly the INVENTOR OF CHLORODYNE; that the whole story of the defendant, Freeman, was deliberately untrue, and he regretted to say it had been sworn to. See the Times, July 18, 1884.

DR. J. COLLIS BROWNE'S CHLORODYNE is a liquid medicine which assuages PAIN OF EVERY KIND, affords a calm, refreshing sleep WITHOUT HEADACHE, and INVIGORATES the nervous system when exhausted. IS THE GREAT SPECIFIC FOR CHOLERA, DYSENTERY AND DIARRHOEA.

The General Board of Health, London, reports that it ACTS AS A CHARM; one dose generally sufficient.

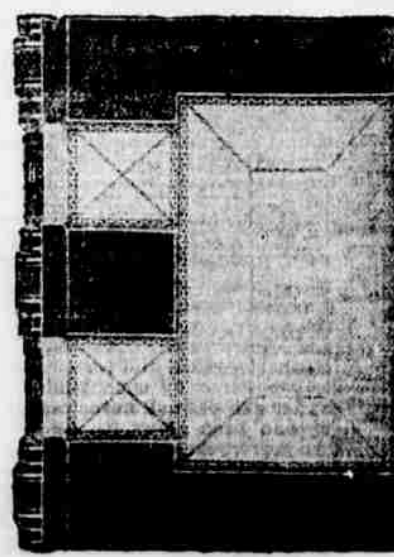
Dr. Gibbon, Army Medical Staff, Calcutta, states: "Two doses completely cured me of diarrhoea."

DR. J. COLLIS BROWNE'S CHLORODYNE is the true palliative in NEURALGIA, GOUT, CANCER, TOOTHACHE, RHEUMATISM.

DR. J. COLLIS BROWNE'S CHLORODYNE rapidly cuts short all attacks of EPILEPSY, SPASMS, COLIC, PALPITATION, HYSTERIA.

IMPORTANT CAUTION.—The immense sale of this Remedy has given rise to many Unscrupulous Imitations. N. B.—Every Bottle of Genuine Chlorodyne bears on the Government Stamp the name of the inventor, DR. J. COLLIS BROWNE. Sold in bottles, 1s 1/4d, 2s 9d and 4s 6d, by all chemists, Sole Manufacturers, J. T. Davenport, 33 Great Russell St., London.

with vines and flowers from the Cunha collection and presented a pleasing aspect. There was a program of instrumental and vocal music, the first number being given by young ladies. Father Valentin followed with the singing of the Holy City and Ashore, his beautiful voice being peculiarly adapted to both selections. The reverend father was warmly applauded. Sonny Cunha played several piano selections concluding with a pot pourri of enlivening airs. A dainty collation was served later during which the Catholic Mission band played several selections.

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